

Certificate Number: 14424-PAE-DE-034035547

Bankruptcy Case Number: 19-17509



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 2, 2020, at 7:33 o'clock PM EST, Timothy M Bowie completed a course on personal financial management given by internet by Financial Education Services, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 2, 2020 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor